

7/28/11 11:05:27
DK T BK 3,325 PG 189
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY:
ADAMS & EDENS, P. A.
Foreclosure Department
2001 CREEK COVE, SUITE A
BRANDON, MISSISSIPPI 39042
(601) 825-9508
Bar #9731
A&E #11-00882-1

RETURN TO:
ADAMS & EDENS, P. A.
Foreclosure Department
2001 CREEK COVE, SUITE A
BRANDON, MISSISSIPPI 39042
(601) 825-9508
Bar #9731

BAC/Young

INDEXING INSTRUCTIONS:

Lot 86, Bethel Park S/D, in Section 11, T2S, R6W, DeSoto County, MS

SUBSTITUTION OF TRUSTEE

WHEREAS, on the 22nd day of February, 2008, Carol A. Young, a single woman, executed a Deed of Trust to Recontrust Company, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2860 at Page 392 thereof; and

WHEREAS, the undersigned is the present holder and beneficiary of the Deed of Trust referred to above; and

WHEREAS, under the terms of said Deed of Trust, the lender or any assignee is authorized to appoint a Trustee in the place and stead of the original Trustee or any successor Trustee in said Deed of Trust; and

Should the undersigned become the last and highest bidder at the foreclosure sale, the Substitute Trustee is hereby authorized to transfer and assign said bid to convey title to said foreclosed property to the SECRETARY OF VETERANS AFFAIRS, an Officer of the United States of America, or the SECRETARY OF HOUSING AND URBAN

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DEVELOPMENT, or whomsoever the undersigned shall authorize. The statement in the Substitute Trustee's Deed shall be binding on the undersigned and conclusive evidence in favor of the assignee or other parties thereby, and that the Substitute Trustee is duly authorized and empowered to execute same.

NOW THEREFORE, the undersigned does hereby appoint and substitute BRADLEY P. JONES, as Trustee in said Deed of Trust, the said Bradley P. Jones, to have all the rights, powers and privileges of the Trustee named in the Deed of Trust.

IN WITNESS WHEREOF, the undersigned has caused these presents to be signed on this the 18th day of

July, 2011.

Bank of America, N.A. sbm BAC Home Loans Servicing, LP fka
Countrywide Home Loans Servicing, LP

BY: Jan Simmons

ITS: Attorney-In-Fact

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY appeared before me, the undersigned authority in and for the jurisdiction aforesaid, Jan Simmons, who acknowledged to me that she is Attorney-In-Fact for Bank of America, N.A. sbm BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, and acknowledged to me that she signed and delivered the above and foregoing Substitution of Trustee on behalf of Bank of America, N.A. sbm BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP after being first duly authorized so to do.

GIVEN UNDER my hand and official seal, this the 18 day of July, 2011.

Kelli S. Scott
NOTARY PUBLIC



MY COMMISSION EXPIRES:

A&E# 11-00882-1/Young/172 BALMORAL AVE, BILOXI, MS 39531